

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MEGAN L. STEPHENS	§	Case No. 07-72751
ERIC J. STEPHENS	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2007.
- 2) The plan was confirmed on 08/22/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/04/2008.
- 5) The case was converted on 04/10/2009.
- 6) Number of months from filing or conversion to last payment: 16.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 6,509.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 6,509.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 465.19	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,965.19</b>
Attorney fees paid and disclosed by debtor:	\$ 299.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BARRICK SWITZER LONG ET AL	Lgl	3,500.00	3,799.00	3,799.00	3,500.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,500.00	4,539.28	4,539.28	2,543.81	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	355.65	355.65	0.00	0.00
AFNI	Uns	258.39	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	672.02	627.02	627.02	0.00	0.00
ARROW FINANCIAL SERVICE	Uns	732.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICE	Uns	197.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	625.19	625.19	625.19	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	793.00	411.38	411.38	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	109.96	112.95	112.95	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	358.00	358.94	358.94	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,250.00	1,361.91	1,361.91	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,793.00	3,074.84	3,074.84	0.00	0.00
CITIZENS FIRST NATIONAL BANK	Uns	735.41	NA	NA	0.00	0.00
CITIZENS FIRST NATIONAL BANK	Uns	65.00	NA	NA	0.00	0.00
COMCAST - CHICAGO SECONDS	Uns	167.27	NA	NA	0.00	0.00
CREDITORS PROTECTIONS ASSOC.	Uns	167.00	NA	NA	0.00	0.00
DFS SERVICES LLC	Uns	1,707.00	1,707.46	1,707.46	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
H & R ACCOUNTS, INC.	Uns	603.15	NA	NA	0.00	0.00
HSBC NV	Uns	1,451.00	NA	NA	0.00	0.00
HSBC NV	Uns	552.00	NA	NA	0.00	0.00
HSBC NV	Uns	863.00	NA	NA	0.00	0.00
LARRY STEPHENS	Uns	1,500.00	NA	NA	0.00	0.00
LHR INC	Uns	792.34	1,270.85	1,270.85	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	833.00	817.68	817.68	0.00	0.00
MRC RECEIVABLES CORPORATION	Uns	1,244.31	NA	NA	0.00	0.00
MRSI	Uns	156.00	NA	NA	0.00	0.00
B-REAL LLC	Uns	713.34	539.61	539.61	0.00	0.00
OXFORD MANAGEMENT SERVICES	Uns	599.00	NA	NA	0.00	0.00
PROVIDIAN FINANCIAL	Uns	670.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	863.00	863.49	863.49	0.00	0.00
RJM ACQUISITIONS, LLC	Uns	1,451.36	NA	NA	0.00	0.00
RJM ACQUISITIONS, LLC	Uns	102.10	NA	NA	0.00	0.00
RRCA ACCOUNT MANAGEMENT	Uns	81.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	25.00	25.00	25.00	0.00	0.00
RRCA ACCOUNT MANAGEMENT	Uns	30.00	NA	NA	0.00	0.00
AFNI/VERIZON	Uns	237.00	237.86	237.86	0.00	0.00
WFNNB / EXPRESS	Uns	627.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS	Uns	0.00	732.30	732.30	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	0.00	406.57	406.57	0.00	0.00
COTTONWOOD FINANCIAL	Uns	1,500.00	1,758.91	1,758.91	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	0.00	1,451.36	1,451.36	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	552.49	552.49	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,539.28	\$ 2,543.81	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,539.28	\$ 2,543.81	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 17,291.46	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,965.19	
Disbursements to Creditors	\$ 2,543.81	
<b>TOTAL DISBURSEMENTS:</b>		\$ 6,509.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 07/27/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.